

EXHIBIT D

PO BOX 4043
CONCORD CA 94524-4043

Alltran Financial, LP



October 11, 2017

ADDRESS SERVICE REQUESTED



Troy Scheffler
26359 SHANDY TRL
MERRIFIELD MN 56465



Creditor: American Express Co.
Account: XXXXXXXXXXX11007
Alltran ID: [REDACTED]
Amount Due as of October 11, 2017: \$14,981.01
Partial Account Number for Your Security
[REDACTED]

Alltran Financial, LP
PO BOX 722929
HOUSTON TX 77272-2929



Please detach at perforation and return with your payment.

Dear Troy Scheffler

Your account referenced above has been referred to this office for collection. Please remit payment in full of any undisputed amount, payable to American Express, in the enclosed envelope.

We want to help you resolve this account. If you wish to discuss your account, please call NANCY ALVARENGA at 866-740-3108, extension 3152, so we may assist you.

Unless you notify this office within 30 days after receiving this notice that you dispute the validity of the debt or any portion thereof, this office will assume this debt is valid. If you notify this office in writing within the thirty day period that the debt, or any portion thereof, is disputed, this office will: obtain verification of the debt or obtain a copy of a judgment and mail you a copy of such judgment or verification. If you request this office in writing within 30 days from receiving this notice, this office will provide you the name and address of the original creditor, if different from the current creditor.

Please see the reverse side of this letter for important notices concerning your rights.

Sincerely,

NANCY ALVARENGA
Alltran Financial, LP
P.O. Box 722929
HOUSTON TX 77272-2929

This communication is from a debt collector. This is an attempt to collect a debt and any information obtained will be used for that purpose.

Looking for a secure and more convenient way to pay your account? Make payments with your Debit Card using your mobile phone or other electronic device at www.alltranfinancialpay.com to take advantage of this simple and free service available 24 hours a day.

Office Hours (all times Central)

Monday-Thursday: 8 AM to 9 PM • Friday: 8 AM to 4 PM • Saturday: 7 AM to 11 AM

If you write to us and ask us to stop communicating with you about this debt, we will, but if you owe this debt, you will still owe it and the debt may still be collected from you. If you have a complaint about the way we are collecting this debt, you may write to our Contact Center, 5800 North Course Drive, Houston, TX 77072 or call our toll-free Complaint Hotline at (800) 326-8040 between 7 AM and 4 PM (Central Time) Monday-Friday.

State Disclosures

California

The State Rosenthal Fair Debt Collection Practices Act and the Federal Fair Debt Collection Practices Act require that, except under unusual circumstances, collectors may not contact you before 8 A.M. or after 9 P.M. They may not harass you by using threats of violence or arrest or by using obscene language. Collectors may not use false or misleading statements or call you at work if they know or have a reason to know that you may not receive personal calls at work. For the most part, collectors may not tell another person, other than your attorney or spouse, about your debt. Collectors may contact another person to confirm your location or enforce a judgment. For more information about debt collection activities, you may contact the Federal Trade Commission at 1-877- FTC-HELP or WWW.FTC.GOV.

Colorado

A consumer has the right to request in writing that a debt collector or collection agency cease further communication with the consumer. A written request to cease communication will not prohibit the debt collector or collection agency from taking any other action authorized by law to collect the debt. FOR INFORMATION ABOUT THE COLORADO FAIR DEBT COLLECTIONS PRACTICES ACT, SEE WWW.COAG.GOV/CAR.

Colorado Manager, Inc., BUILDING B, 80 Garden Center STE 3, Broomfield, CO 80020 - (303) 920-4763

Massachusetts

If you notify this office within 30 days after receiving this notice that the debt or any portion thereof is disputed, this office will obtain verification of the debt and provide to you or your attorney, additional information described in 940 CMR 7.08(2).

Minnesota

THIS COLLECTION AGENCY IS LICENSED BY THE MINNESOTA DEPARTMENT OF COMMERCE.

New York

Debt collectors, in accordance with the Fair Debt Collection Practices Act, 15 U.S.C. § 1692 et seq., are prohibited from engaging in abusive, deceptive, and unfair debt collection efforts, including but not limited to:

- (i) the use or threat of violence;
- (ii) the use of obscene or profane language; and
- (iii) repeated phone calls made with the intent to annoy, abuse, or harass.

If a creditor or debt collector receives a money judgment against you in court, state and federal laws may prevent the following types of income from being taken to pay the debt:

- | | |
|-------------------------------------------------------------|--------------------------------------------------------------------------------------|
| 1. Supplemental security income, (SSI); | 7. Workers' compensation benefits; |
| 2. Social security; | 8. Public or private pensions; |
| 3. Public assistance (welfare); | 9. Veterans' benefits; |
| 4. Spousal support, maintenance (alimony) or child support; | 10. Federal student loans, federal student grants, and federal work study funds; and |
| 5. Unemployment benefits; | 11. Ninety percent of your wages or salary earned in the last sixty days. |
| 6. Disability benefits; | |

New York City

NEW YORK CITY DEPARTMENT OF CONSUMER AFFAIRS LICENSE NUMBER 1304511, 1304544, 1304538.

North Carolina

Alltran Financial, LP holds North Carolina Department of Insurance Permit Numbers 103199, 103166, 103195.

Tennessee

THIS COLLECTION AGENCY IS LICENSED BY THE COLLECTION SERVICE BOARD OF THE DEPARTMENT OF COMMERCE AND INSURANCE.